

- [CVS Caremark: Your New Prescription Drug Network](#)
- [Health Savings Accounts](#)
- [Combined Deductibles for State Employees](#)
- [Staying Fit at Work Webinar Provided by LEAP](#)
- [Follow us on Twitter](#)
- [May is Healthy Vision Month](#)
- [Contact Information](#)

CVS Caremark: Your New Prescription Drug Network

Posted: May 16, 2013

Beginning July 1, 2013, CVS Caremark is the Prescription Benefit Management (PBM) vendor for the South Dakota State Employee Benefits Program.

Members negatively affected received letters directly from CVS Caremark regarding changes to the prescription plan. Prescription copayments are listed below.

Prescription Drug Coverage Under the \$500 Deductible and \$1,000 Deductible Plans		
Tier	30 day supply	31-90 day supply
Tier 1 - Generic	\$7	\$14
Tier 2 - Brand Preferred	\$32	\$50
Tier 3 - Brand Non-Preferred	\$60	\$85
Tier 4 - Specialty Preferred	\$60	N/A
Tier 5 - Specialty Non-Preferred	\$85	N/A

CVS Caremark offers a network of more than 67,000 retail pharmacy locations nationwide, including chain pharmacies, 20,000 independent pharmacies, and 7,100 CVS/pharmacy stores. The network CVS offers is substantially similar to the current ESI network with minimal interruptions to service. Feel free to inquire with the benefits department or your pharmacy if you would like to confirm the status of your pharmacy.

Health Savings Accounts

Posted: May 16, 2013

If you enrolled in the \$1,800 Deductible Plan during Annual Enrollment, you will receive an email from the Benefits Program with instructions on how to receive the \$300 State contribution in early June. An HSA is an account, which enables you to pay for covered medical expenses of a Member (plus eligible spouse and/or Dependents) with pretax dollars. Members enrolled in the \$1,800 Deductible Plan are eligible to establish a Health Savings Account.

The contributions you and the State make grow with interest over time and can be taken with you when you retire or if you terminate employment with the State. In addition to the State \$300 contribution, you also can make tax-free contributions to your HSA, up to limits established by the IRS. Contributions, earnings, and withdrawals used for qualifying medical care are all tax-free.

Medical expenses, which are eligible for reimbursement, are described under the Internal Revenue Code, Section 152. See [IRS Publication 502](#) for a complete list or consult with a qualified tax consultant.

Combined Deductibles for State Employees

Posted: May 16, 2013

Under the \$500 Deductible and the \$1,000 Deductible Plans, families with both spouses employed by the State may combine their plans to meet the family deductible. With IRS rules, there is no opportunity for combined deductibles under the \$1,800 Deductible Plan. Please view the criteria below.

Criteria:

- 1) Married
- 2) Both spouses are employed by State of South Dakota and/or Board of Regents
- 3) Both spouses have elected the same plan type: \$500 Deductible Plan or \$1,000 Deductible Plan.
- 4) Coverage level:
 - a) One spouse is covered as single
 - b) One spouse is covered with dependent(s) under the health plan

If you meet these criteria for FY14 and:

- ***Requested and received a combined family deductible for FY13, you do not need to make the request again for FY14.***
- Wish to combine your plans to meet the family deductible, you must
 - 1) Send an email to benefitswebsite@state.sd.us
 - 2) Include:
 - a) your name, DAKOTACARE #, and plan: \$500 Deductible or \$1,000
 - b) the name of your spouse, DAKOTACARE # and plan: \$500 Deductible or \$1,000
 - 3) Let us know whether you or your spouse has a dependent(s) under the health plan.
 - 4) Include a statement asking BHR to combine your deductibles.

Staying Fit at Work Webinar Provided by LEAP

Posted: May 1, 2013

Adding a little more exercise to your daily routine can have great health benefits: however, between duties at work and obligations at home—it's hard to find the time. LEAP tools and information can help you find ways to get your heart pumping no matter how busy your schedule. To learn about more, attend the free Staying Fit at Work webinar sponsored by LEAP.

As working adults, staying fit can be a challenge. By attending this dual-focused seminar, you will learn simple exercises that will help you stay fit while at work. Also, you will receive tips and recipes for preparing healthy snacks and lunches.

Staying Fit at Work Webinar

May 21 at 11:00 AM or 1:00 PM (CDT)

To register for the webinar, visit <http://www.apshelplink.com>, enter company code: southdakota, and click the name of the webinar from the online webinars section on the right hand side of the screen.

If you are unable to attend the webinar, you can learn ways to add exercise to your day by calling 800.713.6288 or visiting <http://www.apshelplink.com>

Available anytime, any day, LEAP is a free, confidential program to help you balance your work, family and personal life.

Follow Us on Twitter

Posted: May 16, 2013

The South Dakota State Employee Benefits Program is now on Twitter at <http://www.twitter.com/benefitssd>. Follow us from your personal Twitter account to receive important updates and learn interesting facts about the Benefits Program.

If you don't have Twitter, enter <http://www.twitter.com/benefitssd> to view our Tweets.

May Is Healthy Vision Month

Posted: May 16, 2013

Healthy Vision: Make It Last a Lifetime

Taking care of your vision should be a priority just like eating healthy and being physically active. Healthy vision can help keep you safe when you are driving, while at work, home or school, participating in sports, or taking part in recreational activities.

The following are some tips to help you protect your vision:

- Get regular **comprehensive dilated eye exams** as recommended by your eye care provider.
- Know your family's eye health history. It's important to know if anyone has been diagnosed with an eye disease or condition, because many are hereditary.
- Eat right to protect your sight, particularly dark leafy greens such as spinach, kale or collard greens and fish high in omega-3 fatty acids such as salmon, albacore tuna, trout and halibut.
- Maintain a healthy weight.
- Wear protective eyewear when playing sports or doing activities around the home such as painting, yard work and home repairs.
- Quit smoking or never start.
- Wear sunglasses that block 99%–100% of ultraviolet A (UVA) and ultraviolet B (UVB) radiation.
- Clean your hands prior to taking out contacts and be sure to cleanse your contact lenses properly to avoid the risk of infection.
- Practice workplace eye safety.

Article provided by Centers for Disease Control and Prevention

Contact Information

Bureau of Human Resources

PMB 0141-1

Bureau of Human Resources

500 East Capitol Avenue

Pierre, SD 57501

605.773.3148

1.877.573.7347, option 2

Email: benefitswebsite@state.sd.us

<http://benefits.sd.gov>

All benefit related questions.

DAKOTACARE

PO Box 7406

Sioux Falls, SD 57117-7406

1.800.831.0785

605.334-4000

Fax: 605.336.0270

www.dakotacare.com

DAKOTACAREFLEXONLINE.com

www.dakotacareflexonline.com

DAKOTACARE Access

<https://access.dakotacare.com/?Client=DD10028>

DAKOTACARE provides State employees with a system of member doctors and other health care providers as well as serves as third party administrator for the Health and Flexible Benefits Plan.

General Health and Flexible Benefits Plan information, including:

- Eligibility questions (for example, if a child is listed as a covered dependent)
- Questions about claims processing, appeals, coordination of benefits or third party liabilities
- Covered expenses and benefit level information
- Deductible and out-of-pocket expense information
- Plan limitations and exclusions
- "Balance" billing information

Health Plan information, including:

- A list of DAKOTACARE medical providers
- A list of participating Chiropractic Associates LTD of South Dakota (CASD) providers
- Additional I.D. cards

DAKOTACAREFLEXONLINE.com

Access to Dependent Care/Day Care Spending Account, Medical Expense Spending Account and/or Health Rewards and Wellness Account:

www.dakotacareflexonline.com

DAKOTACARE Access

View your Explanation of Benefits (EOB) information Online. DAKOTACARE Access allows members secure electronic access to their personal DAKOTACARE-related claim information for health, flex, vision, major injury protection and hospital indemnity plans.

<https://access.dakotacare.com/?Client=DD10028>

Risty Benefits, Inc.

1.866.237.9411

help@ristybenefits.com

www.southdakotaflexbenefits.com

- Short Term Disability - Unum
- Hospital Indemnity - Reliance Standard
- Major Injury Protection – Reliance Standard

Ameritas

1.800.487.5553

M-Thurs. 7 a.m. -12 a.m. CST

Friday 7 a.m. – 6:30 p.m. CST

www.ameritasgroup.com/statesd

group@ameritas.com

- Dental
- Vision

<p>HealthFitness Attn: Customer Service-SOSD 1650 West 82nd Street Suite 1100 Minneapolis, MN 55431</p> <p>877.573.7347, option 3</p> <p>www.liveforlife.net/hfit/sd</p>	<ul style="list-style-type: none"> • Latitude Wellness Programs • Health Assessment • Health Advising • Empowered Health Coaching
<p>Health Management Partners (HMP) 2301 West Russell Street Sioux Falls, SD 57105 866.330.9886 or 605.333.9886</p> <p>www.hmpsd.com</p>	<ul style="list-style-type: none"> • Pre-authorization for a hospital confinement or other health services requiring pre-authorization and medical case management. • Condition Management • Register for Our Healthy Baby www.ourhealthybaby.com or call 1.888.821.2242 • Questions about managed care • Oncology
<p>Express Scripts Customer Service: Phone: 1.866.272.9858 www.express-scripts.com</p>	<ul style="list-style-type: none"> • Questions about the Prescription Network • Step Therapy • Pre-authorization
<p>Private HealthCare Systems (PHCS) 1.888.865.7427 www.phcs.com</p>	<ul style="list-style-type: none"> • Nationwide Provider Directory
<p>Latitude Employee Assistance Program (LEAP) Phone: 1.800.713.6288 www.apshelplink.com</p>	<p>Issues Covered include:</p> <ul style="list-style-type: none"> • Family • Alcohol/Drugs • Anxiety • Managing Stress • Parenting • Workplace • Aging • Depression • Grief • Relationships • Abuse • And more.

The Benefits Newsletter provides South Dakota State Employee Benefits Program Members with provisions of the benefit plans as well as the changes and updates. Members of the South Dakota State Employee Benefits Program are responsible for staying informed of the changes that may affect their coverage.

Contact the Bureau of Human Resources, Benefits Program at 773.3148 if there is a question or concern about an article in the newsletter.

Note: Please print attached newsletter for anyone without computer access.